



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name [CENTRAL BANCOMPANY, INC](#)

City/State [JEFFERSON CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [18,319,463](#)

Peer Group Number: [1](#) Number in Peer Group: [128](#)

Number of Bank Subsidiaries: [13](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CENTRAL BANCOMPANY, INC](#)
[238 MADISON STREET](#)
[JEFFERSON CITY, MO 65101](#)

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	16,702,105	13,624,172	12,761,763	12,712,949	
Net income (\$000)	240,776	209,643	177,576	128,050	
Number of BHCs in peer group	128	125	118	108	

Earnings and Profitability:	BHC	Peer #	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58	3.16	2.92	60			
+ Non-interest income	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57	1.21	1.35	48			
- Overhead expense	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72	43			
- Provision for credit losses	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16	57			
+ Securities gains (losses)	0	0.02	2	0.22	0.01	99	0.06	0	98	0	0.01	19			
+ Other tax equivalent adjustments	0	0	48	0	0	42	0	0	45	0	0	47			
= Pretax net operating income (tax equivalent)	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73	1.64	1.43	70			
Net operating income	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69	1.01	0.89	59			
Net income	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68	1.01	0.90	58			
Net income (Subchapter S adjusted)				1.18			1.17			1.42		0.99			
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36	3.64	3.80	38			
Interest expense	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15	0.28	0.60	12			
Net interest income (tax equivalent)	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60	3.36	3.19	54			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61	0.21	0.24	55			
Earnings coverage of net loan and lease losses (X)	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52	12.95	19.67	54			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89	1.58	0.98	89			
Allowance for loan and lease losses / Total loans and leases	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89	1.57	0.96	90			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.37	0.71	20	0.65	0.57	62	0.47	0.61	37	0.79	0.72	60			
30-89 days past due loans and leases / Total loans and leases	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49	0.31	0.47	36			
Liquidity and Funding															
Net noncore funding dependence	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1	-11.09	17.03	2			
Net short-term noncore funding dependence	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9	-11.47	4.83	11			
Net loans and leases / Total assets	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35			
Capitalization															
Tier 1 leverage ratio	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97	12.79	9.53	92			
Holding company equity capital / Total assets	12.72	11.16	73	14.18	12.43	72	14.76	12.22	78	13.85	11.94	77			
Total equity capital (including minority interest) / Total assets	12.72	11.29	72	14.18	12.57	72	14.76	12.27	78	13.85	12.01	77			
Common equity tier 1 capital / Total risk-weighted assets	18.48	12.38	93	16.70	12.17	91	18.22	12.12	94	16.04	12.19	87			
Net loans and leases / Equity capital (X)	4.39	5.58	25	4.40	5.21	29	4.21	5.29	24	4.49	5.27	29			
Cash dividends / Net income	18.56	42.30	18	17.94	33.12	22	17.44	27.31	25	15.55	31.29	22			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	22.18	16.68	68	13.64	9.26	74	2.35	7	29	1.55	8.28	23			
Equity capital	9.62	6.99	68	9.20	10.49	60	9.06	7.89	68	6.02	10.18	50			
Net loans and leases	9.42	9.07	64	13.95	9.10	76	2.27	7.89	23	3.44	9.38	31			
Noncore funding	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25	-31.19	5.59	8			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	0	13.56	10	0	13.04	13	0	13.37	15	0	12.69	16			
Equity investment in subsidiaries / Equity capital	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1	78.31	102.10	4			
Cash from ops + noncash items + op expense / Op expense + dividends	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92	171.76	148.20	66			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	460,453	427,907	383,842	349,908		7.61	47.40
Income from lease financing receivables.....	7,226	6,956	5,507	4,312		3.88	201.46
Fully taxable income on loans and leases.....	460,435	427,097	382,139	347,784		7.81	48.06
Tax-exempt income on loans and leases.....	7,244	7,766	7,210	6,436		-6.72	91.29
Estimated tax benefit on income on loans and leases.....	1,864	1,953	1,611	3,042		-4.56	-6.96
Income on loans and leases (tax equivalent).....	469,543	436,816	390,960	357,262		7.49	48.23
Investment interest income (tax equivalent).....	60,166	83,192	65,464	68,710		-27.68	-7.87
Interest on balances due from depository institutions.....	4,540	15,775	15,354	7,018		-71.22	48.22
Interest income on other earning assets.....	2,804	6,466	2,213	1,507		-56.63	125.22
Total interest income (tax equivalent).....	537,053	542,249	473,991	434,497		-0.96	38.99
Interest on time deposits of \$250K or more	4,517	4,221	2,077	1,320		7.01	
Interest on time deposits < \$250K.....	14,508	19,310	11,981	8,954		-24.87	
Interest on foreign office deposits	0	0	0	0			
Interest on other deposits	17,132	35,348	24,991	14,649		-51.53	143.77
Interest on other borrowings and trading liabilities.....	4,575	14,713	12,429	8,453		-68.91	-10.52
Interest on subordinated debt and mandatory convertible securities	0	0	0	0			
Total interest expense.....	40,732	73,592	51,478	33,376		-44.65	103.66
Net interest income (tax equivalent).....	496,321	468,657	422,513	401,121		5.90	35.46
Non-interest income.....	260,958	173,367	159,682	153,394		50.52	77.59
Adjusted operating income (tax equivalent)	757,279	642,024	582,195	554,515		17.95	47.52
Overhead expense.....	415,704	359,792	330,814	327,509		15.54	30.27
Provision for credit losses.....	27,153	14,024	15,880	18,143			216.14
Securities gains (losses)	-166	29,658	8,010	-296			
Other tax equivalent adjustments	0	0	0	0			
Pretax net operating income (tax equivalent).....	313,689	276,079	230,008	208,567		13.62	68.84
Applicable income taxes	70,015	62,685	48,551	71,479		11.69	30.86
Tax equivalent adjustments	2,898	3,751	3,881	9,038		-22.74	-73.15
Applicable income taxes (tax equivalent).....	72,913	66,436	52,432	80,517		9.75	13.40
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	240,776	209,643	177,576	128,050		14.85	98.18
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	240,776	209,643	177,576	128,050		14.85	98.18
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	240,776	209,643	177,576	128,050		14.85	98.18
Investment securities income (tax equivalent).....	60,166	83,192	65,464	68,710		-27.68	-7.87
US Treasury and agency securities (excluding mortgage-backed securities)	14,966	26,755	12,805	15,739		-44.06	2.36
Mortgage-backed securities	33,271	32,532	23,056	18,446		2.27	179.54
All other securities	11,929	23,905	29,603	34,525		-50.10	-69.24
Cash dividends declared.....	44,693	37,613	30,976	19,913		18.82	205.95
Common	44,693	37,613	30,976	19,913		18.82	205.95
Preferred.....	0	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Interest income (tax equivalent).....	3.22	3.27	44	3.98	4	51	3.71	3.87	37	3.42	3.47	45			
Less: Interest expense.....	0.24	0.48	16	0.54	0.98	16	0.40	0.79	15	0.26	0.55	13			
Equals: Net interest income (tax equivalent).....	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58	3.16	2.92	60			
Plus: Non-interest income.....	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57	1.21	1.35	48			
Equals: adjusted operating income (tax equivalent).....	4.53	4.04	78	4.71	4.41	72	4.56	4.46	57	4.36	4.33	53			
Less: Overhead expense.....	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72	43			
Less: Provision for credit losses.....	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16	57			
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	46	0	0	49	0	0	51	0	0	89			
Plus: Realized gains (losses) on available-for-sale securities.....	0	0.02	2	0.22	0.01	99	0.06	0	98	0	0.01	19			
Plus: other tax equivalent adjustments.....	0	0	48	0	0	42	0	0	45	0	0	47			
Equals: Pretax net operating income (tax equivalent).....	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73	1.64	1.43	70			
Less: Applicable income taxes (tax equivalent).....	0.44	0.23	91	0.49	0.36	85	0.41	0.33	73	0.63	0.55	61			
Less: Minority interest.....	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income.....	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69	1.01	0.89	59			
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income.....	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68	1.01	0.90	58			
Memo: Net income (last four quarters).....	1.44	0.82	91	1.54	1.19	86	1.39	1.24	69	1.01	0.91	58			
Net income—BHC and noncontrolling (minority) interest.....	1.44	0.83	90	1.54	1.20	86	1.39	1.25	68	1.01	0.91	57			
Margin Analysis															
Average earning assets / Average assets.....	93.16	92.32	61	93.36	91.05	74	91.87	91.48	56	93.80	91.61	74			
Average interest-bearing funds / Average assets.....	57.16	64.06	22	59.11	65.57	21	59.15	65.56	23	59.84	65.75	29			
Interest income (tax equivalent) / Average earning assets.....	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36	3.64	3.80	38			
Interest expense / Average earning assets.....	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15	0.28	0.60	12			
Net interest income (tax equivalent) / Average earning assets.....	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60	3.36	3.19	54			
Yield or Cost															
Total loans and leases (tax equivalent).....	4.68	4.27	75	5.06	5.09	52	4.74	4.95	42	4.45	4.52	56			
Interest-bearing bank balances.....	0.40	0.27	83	2.18	2.04	53	1.87	1.64	71	1.05	1.05	51			
Federal funds sold and reverse repos.....	0.87	0.68	67	2.43	2.44	62	1.91	2.17	41	1.01	1.41	33			
Trading assets.....	0	0.60	23	2.55	0.99	76	0	1.11	19	0	1.11	17			
Total earning assets.....	3.43	3.51	39	4.23	4.36	42	4.01	4.20	36	3.57	3.73	37			
Investment securities (tax equivalent).....	1.34	2.25	3	2.50	2.76	29	2.24	2.68	14	2.12	2.47	27			
US Treasury and agency securities (excluding mortgage-backed securities).....	0.74	1.75	10	2.14	2.32	41	1.38	2.05	11	1.38	1.62	32			
Mortgage-backed securities.....	1.46	2.05	7	2.24	2.61	11	2.28	2.50	21	1.73	2.23	7			
All other securities.....	2.88	3.24	38	3.20	4.06	28	3.20	4.20	29	3.12	3.66	36			
Interest-bearing deposits.....	0.43	0.53	43	0.84	1.10	30	0.59	0.81	33	0.38	0.49	39			
Time deposits of \$250K or more.....	1.45	1.42	50	1.53	1.96	18	0.96	1.44	18						
Time deposits < \$250K.....	1.15	1.36	32	1.55	1.82	31	0.99	1.29	27						
Other domestic deposits.....	0.25	0.36	38	0.64	0.93	30	0.48	0.67	33						
Foreign deposits.....		0.42			1.19			0.97			0.51				
Federal funds purchased and repos.....	0.35	0.62	31	1.44	1.86	37	1.27	1.51	42	0.75	0.94	42			
Other borrowed funds and trading liabilities.....	0	1.50	0	0	2.38	1		2.28			1.77				
All interest-bearing funds.....	0.43	0.74	17	0.91	1.49	19	0.68	1.19	15	0.44	0.82	16			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	260,958	173,367	159,682	153,394	
Fiduciary activities income	32,378	30,310	30,258	28,261	
Service charges on deposit accounts - domestic	37,914	38,914	37,212	35,408	
Trading revenue.....	29	32	2	9	
Investment banking fees and commissions.....	20,374	17,995	15,603	14,314	
Insurance activities revenue.....	554	669	692	860	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-3,508	1,515	3,846	3,392	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	95,323	24,182	17,062	16,206	
Other non-interest income.....	77,894	59,750	55,007	54,944	
Total overhead expenses	415,704	359,792	330,814	327,509	
Personnel expense.....	259,863	217,619	198,273	196,903	
Net occupancy expense.....	40,504	36,629	36,692	35,689	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	4,057	1,897	1,344	1,257	
Other operating expenses.....	111,280	103,647	94,505	93,660	
Fee income on mutual funds and annuities.....	5,082	5,490	5,599	5,538	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	2,960	2,982	2,669	2,624	
Average personnel expense per employee.....	87.79	72.98	74.29	75.04	
Average assets per employee.....	5,642.60	4,568.80	4,781.48	4,844.87	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Mutual fund fee income / Non-interest income	1.95	2.02	55	3.17	2.72	60	3.51	3.08	60	3.61	2.85	63			
Overhead expenses / Net Interest Income + non-interest income	55.11	62.28	24	56.37	61.29	34	57.20	60.88	28	60.04	63.61	33			
Percent of Average Assets															
Total overhead expense	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47	2.58	2.72	43			
Personnel expense.....	1.56	1.30	76	1.60	1.41	69	1.55	1.44	60	1.55	1.42	61			
Net occupancy expense.....	0.24	0.26	41	0.27	0.28	46	0.29	0.28	55	0.28	0.29	50			
Other operating expenses.....	0.69	0.94	29	0.77	0.97	41	0.75	0.97	31	0.75	1	28			
Overhead less non-interest income	0.93	1.25	24	1.37	1.32	49	1.34	1.38	42	1.37	1.34	49			
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	54.89	61.82	24	56.04	60.64	35	56.82	60.37	32	59.06	62.73	33			
Personnel expense.....	34.32	32.36	60	33.90	32.39	57	34.06	32.51	57	35.51	32.93	62			
Net occupancy expense.....	5.35	6.58	28	5.71	6.52	33	6.30	6.48	47	6.44	6.70	42			
Other operating expenses.....	15.23	22.28	15	16.44	21.20	22	16.46	20.90	22	17.12	22.41	21			
Total non-interest income	34.46	28.83	66	27	29.23	56	27.43	28.50	55	27.66	31.08	49			
Fiduciary activities income	4.28	2.09	79	4.72	1.97	82	5.20	2.14	85	5.10	2.38	81			
Service charges on domestic deposit accounts	5.01	3.27	81	6.06	3.88	80	6.39	4.15	80	6.39	4.28	71			
Trading revenue.....	0	1.28	43	0	1.18	39	0	0.85	44	0	0.90	46			
Investment banking fees and commissions.....	2.69	2.46	70	2.80	3.54	66	2.68	3.42	65	2.58	3.62	65			
Insurance activities revenue.....	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55	0.16	0.55	55			
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44			
Net servicing fees	-0.46	0.01	16	0.24	0.28	63	0.66	0.65	65	0.61	0.60	64			
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44			
Net gain (loss) - sales of loans, OREO, and other assets	12.59	3.92	87	3.77	1.86	80	2.93	1.61	75	2.92	1.67	76			
Other non-interest income.....	10.29	9.65	65	9.31	10.04	59	9.45	9.86	58	9.91	10.77	53			
Overhead less non-interest income	20.43	31.93	17	29.04	31.06	36	29.39	31.46	35	31.40	31.19	46			
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.32	18.63	73	22.71	20.56	67	21.11	19.04	67	34.27	32.99	53			
Applicable income tax + TE / Pretax net operating income + TE	23.24	21.18	64	24.06	23.23	64	22.80	21.56	57	38.60	37.95	50			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	6,770,231	6,618,594	5,626,353	5,487,049			2.29	33.64
Commercial and industrial loans	1,955,143	1,240,107	1,088,749	1,063,352			57.66	97.83
Loans to individuals	1,026,180	1,015,929	1,040,080	1,017,656			1.01	23.21
Loans to depository institutions and acceptances of other banks	0	0	0	325				
Agricultural loans	75,247	102,471	88,427	87,619			-26.57	-4.15
Other loans and leases	575,253	507,569	490,276	495,837			13.33	56.66
Less: Unearned income	26,985	7,654	5,975	5,608			252.56	470.99
Loans and leases, net of unearned income	10,375,069	9,477,016	8,327,910	8,146,230			9.48	41.58
Less: Allowance for loan and lease losses	150,457	132,949	128,044	128,242			13.17	19.79
Net loans and leases	10,224,612	9,344,067	8,199,866	8,017,988			9.42	41.96
Debt securities that reprice or mature in over 1 year	3,635,898	1,597,621	967,080	1,559,610			127.58	87.26
Mutual funds and equity securities	7,284	7,150	29,126	103,048			1.87	-92.17
Subtotal	13,867,794	10,948,838	9,196,072	9,680,646			26.66	50.13
Interest-bearing bank balances	1,597,706	746,806	1,044,438	789,957			113.94	83.32
Federal funds sold and reverse repos	10,238	200,831	194,183	1,430			-94.90	-56.48
Debt securities that reprice or mature within 1 year	1,716,688	1,978,008	1,858,407	1,558,808			-13.21	77.38
Trading assets	216	108	125	299			100.00	-50.46
Total earning assets	17,192,642	13,874,591	12,293,225	12,031,140			23.91	54.88
Non-interest-bearing cash and due from depository institutions	246,212	256,499	239,047	188,816			-4.01	18.78
Premises, fixed assets, and leases	218,062	225,804	164,684	168,653			-3.43	22.82
Other real estate owned	10,580	9,756	11,354	16,020			8.45	-62.87
Investment in unconsolidated subsidiaries	0	0	0	0				
Intangible and other assets	651,967	627,781	485,860	486,515			3.85	23.66
Total assets	18,319,463	14,994,431	13,194,170	12,891,144			22.18	52.14
Quarterly average assets	17,727,072	14,378,475	12,753,744	12,701,860			23.29	48.89
Average loans and leases (YTD)	10,036,140	8,639,119	8,256,094	8,027,420			16.17	43.57
Memoranda								
Loans held-for-sale	134,434	73,172	32,116	39,964			83.72	312.59
Loans not held-for-sale	10,240,635	9,403,844	8,295,794	8,106,266			8.90	40.37
Real estate loans secured by 1–4 family	1,853,533	1,832,589	1,571,360	1,519,581			1.14	28.67
Commercial real estate loans	4,655,407	4,503,934	3,841,195	3,767,414			3.36	35.09
Construction and land development	709,601	770,963	660,849	639,459			-7.96	23.87
Multifamily	674,515	580,189	522,083	476,041			16.26	64.30
Nonfarm nonresidential	3,271,291	3,152,782	2,658,263	2,651,914			3.76	32.83
Real estate loans secured by farmland	261,291	282,071	213,798	200,054			-7.37	45.71
Total investment securities	5,359,870	3,582,779	2,854,613	3,221,466			49.60	78.51
U.S. Treasury securities	866,472	357,622	269,589	37,324			142.29	28753.55
US agency securities (excluding mortgage-backed securities)	1,730,254	845,909	699,738	1,053,979			104.54	52.64
Municipal securities	134,225	237,740	389,639	534,270			-43.54	-81.47
Mortgage-backed securities	2,490,626	1,711,641	1,067,886	1,033,619			45.51	294.42
Asset-backed securities	22,246	28,609	38,438	49,273			-22.24	-42.63
Other debt securities	108,763	394,108	360,197	409,953			-72.40	-71.24
Mutual funds and equity securities	7,284	7,150	29,126	103,048			1.87	-92.17
Available-for-sale securities	5,323,017	3,518,407	2,747,237	3,131,848			51.29	87.21
U.S. Treasury securities	866,472	357,622	269,589	37,324			142.29	28753.55
US agency securities (excluding mortgage-backed securities)	1,730,254	845,909	699,738	1,053,979			104.54	52.64
Municipal securities	104,729	180,608	311,503	444,797			-42.01	-81.48
Mortgage-backed securities	2,490,553	1,711,551	1,067,772	1,033,474			45.51	294.59
Asset-backed securities	22,246	28,609	38,438	49,273			-22.24	-42.63
Other debt securities	108,763	394,108	360,197	409,953			-72.40	-71.24
Mutual funds and equity securities	0	0	0	103,048			-100.00	
Held-to-maturity securities appreciation (depreciation)	359	898	1,180	2,529			-60.02	-93.64
Available-for-sale securities appreciation (depreciation)	30,816	6,275	-15,123	32,916			391.09	-33.65
Structured notes, fair value	50,951	5,586	4,750	6,039			812.12	437.63
Pledged securities	3,675,748	2,651,053	2,141,124	2,266,960			38.65	67.10

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	5,375,997	3,749,317	2,927,161	644,137		43.39	821.48
NOW, ATS and transaction accounts	474,730	421,713	150,307	138,441		12.57	194.88
Time deposits less brokered deposits) < \$250K.....	1,165,272	1,261,914	1,141,244	1,177,634		-7.66	
MMDA and other savings accounts	7,073,143	5,804,337	5,617,726	7,669,106		21.86	5.51
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	14,089,142	11,237,281	9,836,438	9,629,318		25.38	68.98
Time deposits of \$250K or more	297,831	310,128	236,067	205,633		-3.97	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	1,315,747	1,022,347	944,148	1,009,403		28.70	6.63
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	1,535	1,773	0	0		-13.42	289.59
Other borrowings w/remaining maturity over 1 year	3,745	33,505	0	0		-88.82	152.19
Brokered deposits < \$250K	13,283	47,990	49,762	59,807		-72.32	
Noncore funding	1,632,141	1,415,743	1,229,977	1,274,843		15.29	-15.47
Trading liabilities	0	0	0	0			
Subordinated notes and debentures + trust preferred securities.....	0	6,702	0	0		-100.00	
Other liabilities	267,525	208,642	180,872	201,769		28.22	38.81
Total liabilities.....	15,988,808	12,868,368	11,247,287	11,105,930		24.25	52.84
Equity Capital							
Perpetual preferred stock (including surplus).....	0	0	0	0			
Common stock.....	5,956	5,956	5,956	5,956		0.00	0.00
Common surplus.....	5,250	5,250	5,250	5,250		0.00	0.00
Retained earnings.....	2,449,521	2,253,438	2,081,588	1,905,144		8.70	46.37
Accumulated other comprehensive income	-50,653	-59,162	-66,492	-51,717			
Other equity capital components	-79,419	-79,419	-79,419	-79,419			
Total holding company equity capital.....	2,330,655	2,126,063	1,946,883	1,785,214		9.62	47.52
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,330,655	2,126,063	1,946,883	1,785,214		9.62	47.52
Total liabilities and capital	18,319,463	14,994,431	13,194,170	12,891,144		22.18	52.14
Memoranda							
Non-interest-bearing deposits.....	5,375,997	3,749,317	3,345,110	3,164,308		43.39	77.51
Interest-bearing deposits.....	9,024,259	7,846,082	6,777,157	6,730,450		15.02	50.30
Total deposits	14,400,256	11,595,399	10,122,267	9,894,758		24.19	59.42
Long-term debt that reprices within 1 year	0	0	0	0			
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,126,063	1,946,883	1,785,214	1,683,796			
Accounting restatements	0	-180	0	0			
Net income	240,776	209,643	177,576	128,050			
Net sale of new perpetual preferred stock	0	0	0	0			
Net sale of new common stock	0	0	0	0			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	0	0	0	0			
Changes incident to business combinations	0	0	0	0			
Less: Dividends declared	44,693	37,613	30,976	19,913			
Change in other comprehensive income	8,509	7,330	15,069	-6,723			
Changes in debit to ESOP liability	0	0	0	4			
Other adjustments to equity capital	0	0	0	0			
Holding company equity capital, ending balance	2,330,655	2,126,063	1,946,883	1,785,214			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	36.96	36.22	43	44.14	37.78	55	42.64	37.19	52	42.56	35.54	58			
Commercial and industrial loans	10.67	13.52	34	8.27	12.02	30	8.25	12.85	29	8.25	12.62	31			
Loans to individuals	5.60	3.40	73	6.78	4.20	71	7.88	4.31	78	7.89	4.47	74			
Loans to depository institutions and acceptances of other banks	0	0.03	31	0	0.04	29	0	0.05	28	0	0.06	60			
Agricultural loans.....	0.41	0.19	78	0.68	0.24	83	0.67	0.30	82	0.68	0.21	85			
Other loans and leases.....	3.14	4.63	48	3.39	5.01	43	3.72	5	44	3.85	5.10	43			
Net loans and leases.....	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35			
Debt securities over 1 year.....	19.85	15.55	71	10.65	14.60	26	7.33	14.63	14	12.10	14.83	39			
Mutual funds and equity securities	0.04	0.05	55	0.05	0.06	58	0.22	0.06	90	0.80	0.06	98			
Subtotal	75.70	78.16	26	73.02	79.65	19	69.70	79.97	17	75.10	79.31	23			
Interest-bearing bank balances	8.72	7.51	62	4.98	3.06	73	7.92	3.04	87	6.13	3.46	77			
Federal funds sold and reverse repos.....	0.06	0.82	69	1.34	1.57	80	1.47	1.66	78	0.01	1.81	53			
Debt securities 1 year or less	9.37	1.68	96	13.19	1.91	97	14.09	1.96	97	12.09	1.86	95			
Trading assets	0	1.01	35	0	1.19	30	0	1.33	32	0	1.34	32			
Total earning assets.....	93.85	91.05	79	92.53	89.53	80	93.17	89.74	84	93.33	89.84	85			
Non-interest cash and due from depository institutions.....	1.34	1.07	75	1.71	1.14	87	1.81	1.21	84	1.46	1.22	68			
Other real estate owned.....	0.06	0.02	85	0.07	0.03	82	0.09	0.04	84	0.12	0.05	84			
All other assets.....	4.81	7.82	13	5.76	9.27	15	5.02	8.98	12	5.21	8.86	14			
Memoranda															
Short-term investments	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89	18.23	8.69	85			
U.S. Treasury securities.....	4.73	0.84	90	2.39	1.03	75	2.04	1.04	76	0.29	1.02	51			
US agency securities (excluding mortgage-backed securities)	9.44	0.63	99	5.64	0.54	97	5.30	0.69	95	8.18	0.75	98			
Municipal securities	0.73	1.69	47	1.59	1.34	66	2.95	1.62	75	4.14	1.60	84			
Mortgage-backed securities	13.60	11.75	61	11.42	11.44	51	8.09	11.13	31	8.02	11.06	33			
Asset-backed securities	0.12	0.32	63	0.19	0.28	69	0.29	0.33	72	0.38	0.30	72			
Other debt securities	0.59	0.42	72	2.63	0.39	94	2.73	0.41	94	3.18	0.38	93			
Loans held-for-sale.....	0.73	0.52	68	0.49	0.39	69	0.24	0.30	57	0.31	0.33	63			
Loans held for investment	55.90	61.72	24	62.72	63.50	35	62.87	63.93	32	62.88	62.63	35			
Real estate loans secured by 1–4 family	10.12	11.91	42	12.22	13.29	46	11.91	13.46	42	11.79	13.44	40			
Revolving	1.46	1.66	52	1.95	2.07	53	2.04	2.27	50	2.09	2.40	47			
Closed-end, secured by first liens	8.29	9.81	44	9.76	10.69	46	9.27	10.57	46	9.16	10.35	44			
Closed-end, secured by junior liens	0.37	0.22	80	0.51	0.28	82	0.60	0.31	83	0.54	0.34	77			
Commercial real estate loans	25.41	22.22	55	30.04	22.23	63	29.11	21.58	63	29.22	19.88	66			
Construction and land development.....	3.87	3.40	61	5.14	3.44	73	5.01	3.51	69	4.96	3.25	74			
Multifamily.....	3.68	3.12	66	3.87	3.01	72	3.96	2.72	77	3.69	2.54	78			
Nonfarm nonresidential	17.86	14.72	61	21.03	14.69	68	20.15	14.44	67	20.57	13.30	71			
Real estate loans secured by farmland.....	1.43	0.33	88	1.88	0.36	90	1.62	0.41	85	1.55	0.32	88			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	65.25	57.15	62	69.84	57.46	63	67.56	56.49	59	67.36	54.84	60			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	17.87	19.43	42	19.34	20.75	42	18.87	21.10	39	18.65	21.45	36			
Real estate loans secured by 1–4 family.....	2.58	2.64	51	3.09	3.15	50	3.24	3.50	48	3.31	3.77	46			
Revolving	15.29	16.59	44	16.25	17.39	44	15.63	17.39	40	15.34	17.41	36			
Closed-end.....	44.87	34.63	64	47.52	33.52	73	46.12	32.14	68	46.25	29.99	77			
Construction and land development.....	6.84	5.26	68	8.14	5.09	74	7.94	5.20	77	7.85	4.90	77			
1–4 family.....	2.52	0.93	87	2.88	0.94	86	1.98	1.02	74	1.96	0.89	77			
Other.....	4.32	4.19	56	5.26	4.02	67	5.95	4.05	70	5.89	3.90	75			
Multifamily.....	6.50	4.96	69	6.12	4.69	69	6.27	4.10	78	5.84	3.84	77			
Nonfarm nonresidential	31.53	22.93	72	33.27	22.15	73	31.92	21.40	73	32.55	20.03	79			
Owner-occupied.....	12.01	7.68	75	13.80	7.72	85	13.71	8.03	82	14.48	7.58	88			
Other.....	19.52	14.95	64	19.46	14.34	69	18.21	13.38	67	18.08	12.45	71			
Real estate loans secured by farmland.....	2.52	0.54	89	2.98	0.55	91	2.57	0.63	88	2.46	0.51	88			
Loans to depository institutions and acceptances of other banks.....	0	0.06	31	0	0.11	29	0	0.12	28	0	0.17	61			
Commercial and industrial loans	18.84	22.17	39	13.09	19.53	29	13.07	20.32	26	13.05	20.53	27			
Loans to individuals	9.89	6.13	73	10.72	7.13	71	12.49	7.36	78	12.49	7.61	73			
Credit card loans	0.70	0.65	75	0.85	0.81	73	0.93	1.02	73	0.89	1.12	71			
Agricultural loans.....	0.73	0.32	81	1.08	0.37	84	1.06	0.46	82	1.08	0.33	85			
Other loans and leases.....	5.54	9.09	50	5.36	9.85	44	5.89	9.66	47	6.09	10.32	42			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	309.06	381.27	37	335.10	391.26	39	295.08	379.80	35	318.43	366.85	43			
Real estate loans secured by 1–4 family.....	84.61	125.03	32	92.78	138.18	32	82.41	137.84	29	88.18	138.55	32			
Revolving	12.21	17.42	45	14.81	21.26	43	14.14	23.33	39	15.67	25.05	42			
Closed-end.....	72.41	106.14	32	77.98	115.20	34	68.27	112.79	31	72.52	111.69	33			
Commercial real estate loans	212.52	234.65	42	228.03	229.44	49	201.46	219.72	45	218.63	204.45	53			
Construction and land development.....	32.39	35.62	50	39.03	34.95	59	34.66	35.36	54	37.11	32.91	58			
1–4 family.....	11.94	6.34	76	13.81	6.61	77	8.66	7.04	63	9.28	6.16	71			
Other.....	20.46	28.16	41	25.22	27.32	50	26	27.26	50	27.83	26.01	55			
Multifamily.....	30.79	32.74	58	29.38	31.04	54	27.38	27.85	56	27.63	25.95	62			
Nonfarm nonresidential	149.34	155.06	46	159.63	152.10	51	139.42	147.22	48	153.90	137.03	55			
Owner-occupied.....	56.86	52.37	57	66.24	53.07	62	59.87	54.89	57	68.44	51.62	67			
Other.....	92.47	100.54	43	93.39	97.41	48	79.54	91.80	47	85.45	84.09	52			
Real estate loans secured by farmland.....	11.93	3.44	85	14.28	3.60	87	11.21	4.02	82	11.61	3.31	86			
Loans to depository institutions and acceptances of other banks.....	0	0.28	31	0	0.44	29	0	0.54	28	0.02	0.68	59			
Commercial and industrial loans	89.25	139.91	26	62.79	122.02	25	57.10	128.82	19	61.71	126.55	24			
Loans to individuals	46.85	37.47	69	51.44	43.51	64	54.55	42.67	66	59.06	44.83	65			
Credit card loans	3.32	3.30	73	4.09	4.34	73	4.06	5.31	72	4.21	5.73	69			
Agricultural loans.....	3.44	1.88	76	5.19	2.18	80	4.64	2.72	78	5.08	1.88	83			
Other loans and leases.....	26.26	49.54	35	25.70	52.44	32	25.71	51.79	33	28.77	52.78	32			
Supplemental															
Non-owner occupied CRE loans / Gross loans	33.49	27.32	62	34.44	26.45	65	33.54	24.79	69	32.87	23.09	72			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	158.64	183.76	39	165.27	178.57	44	146.51	167.93	45	155.38	156.17	53			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	215.50	240.85	42	231.51	236.10	48	206.38	225.98	45	223.82	210.40	53			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89	18.23	8.69	85			
Liquid assets	37.89	26.22	84	27.45	22.44	73	26.64	22.72	73	24.09	24.04	62			
Investment securities	29.26	17.85	88	23.89	16.99	78	21.64	17.27	72	24.99	17.35	83			
Net loans and leases	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31	62.20	62.73	35			
Net loans, leases and standby letters of credit	56.14	62.48	24	62.73	64.84	34	62.68	65.07	29	62.67	63.89	33			
Core deposits	76.91	70.67	58	74.94	63.09	76	74.55	62.13	78	74.70	61.26	76			
Noncore funding	8.91	14.13	41	9.44	19.36	26	9.32	21.34	14	9.89	22.32	18			
Time deposits of \$250K or more	1.63	2.11	45	2.07	2.94	39	1.79	2.89	31	1.60	2.57	39			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos	7.18	1.47	93	6.82	1.94	86	7.16	1.97	88	7.83	2.23	88			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold)	7.13	0.54	99	5.48	0.48	97	5.68	0.54	98	7.82	0.73	99			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	0.01	1.24	20	0.01	3.01	8	0	3.67	2	0	3.96	3			
Earning assets that reprice within 1 year	35.47	39.38	38	41.53	39.29	54	45.31	40.29	69	40.17	41.61	43			
Interest-bearing liabilities that reprice within 1 year	6.32	8.20	48	8.88	10.19	50	7.66	10.01	44	8.15	8.46	55			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	29.15	29.11	44	32.65	26.63	63	37.65	27.38	75	32.02	29.77	50			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1	-11.09	17.03	2			
Net short-term noncore funding dependence	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9	-11.47	4.83	11			
Short-term investment / Short-term noncore funding	211.57	184.19	64	220.83	77.77	88	262.43	66.46	94	189.87	74.86	83			
Liquid assets - short-term noncore funding / Nonliquid assets	47.20	28.18	82	25.66	16.97	76	24.12	16.04	74	19.09	18.16	65			
Net loans and leases / Total deposits	71	79.43	28	80.58	90.31	25	81.01	90.08	26	81.03	90.14	27			
Net loans and leases / Core deposits	72.57	88.34	22	83.15	103.93	16	83.36	105	16	83.27	105.65	19			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	0.02	1.57	12	0.05	0.72	21	0.07	-0.82	85	0.16	-0.31	82			
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.51	4.31	14	0.34	1.36	25	-0.85	-1.98	77	2.06	-0.77	92			
Structured notes appreciation (depreciation) / Tier 1 capital	0.01	0.02	57	0	0	45	-0.01	-0.05	42	0	-0.08	43			
Percent of Investment Securities															
Held-to-maturity securities	0.55	11.38	38	1.60	12.67	38	2.74	16.19	33	2.78	15.76	35			
Available-for-sale securities	99.31	87.23	71	98.20	85.40	65	96.24	81.88	69	97.22	84.24	64			
U.S. Treasury securities	16.17	4.72	85	9.98	6.15	75	9.44	6.99	66	1.16	6.96	45			
US agency securities (excluding mortgage-backed securities)	32.28	4.01	98	23.61	3.49	96	24.51	4.02	94	32.72	4.42	97			
Municipal securities	2.50	9.83	36	6.64	7.75	57	13.65	9.16	66	16.58	9.31	74			
Mortgage-backed securities	46.47	66.64	17	47.77	67.43	20	37.41	65.45	15	32.09	65.34	11			
Asset-backed securities	0.42	1.91	61	0.80	1.66	67	1.35	2.05	69	1.53	1.74	69			
Other debt securities	2.03	3.01	55	11	2.94	88	12.62	2.79	90	12.73	2.57	90			
Mutual funds and equity securities	0.14	0.35	47	0.20	0.40	54	1.02	0.42	82	3.20	0.51	93			
Debt securities 1 year or less	32.03	10.55	90	55.21	11.86	94	65.10	11.91	94	48.39	11.79	93			
Debt securities 1 to 5 years	31.73	17.03	81	25.63	17.94	72	19.72	19.18	60	35.59	18.80	81			
Debt securities over 5 years	36.11	69.86	14	18.97	66.02	8	14.16	64.73	4	12.83	64.73	6			
Pledged securities	68.58	35.67	89	73.99	30.57	95	75.01	33.30	94	70.37	34.58	90			
Structured notes, fair value	0.95	0.02	95	0.16	0.03	88	0.17	0.04	88	0.19	0.03	89			
Percent Change from Prior Like Quarter															
Short-term investments	13.64	183.32	15	-5.53	26.69	27	31.78	6.77	79	26.81	19.19	74			
Investment securities	49.60	23.62	83	25.51	11.75	79	-11.39	9.42	7	-3.09	8.45	19			
Core deposits	25.38	26.88	51	14.24	11.23	68	2.15	7.29	32	7.65	12.19	48			
Noncore funding	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25	-31.19	5.59	8			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Loan commitments (reported semiannually, June/Dec)	3,054,194	2,706,598	2,368,775	2,233,159	
Commit: Secured commercial real estate loans	1,027,357	851,828	632,541	559,321	
Commit: Unsecured real estate loans	50,938	35,662	57,585	53,274	
Credit card lines (reported semiannually, June/Dec)	457,308	518,041	472,942	420,498	
Securities underwriting	0	0	0	0	
Standby letters of credit	59,965	62,435	70,802	61,359	
Commercial and similar letters of credit	6,384	2,703	4,315	7,965	
Securities lent	0	0	0	0	
Credit derivatives - notional amount (holding company as guarantor)	46,463	38,696	8,696	8,696	
Credit derivatives - notional amount (holding company as beneficiary)	29,796	30,000	0	0	
Credit derivative contracts w/ purchased credit protection-investment grade..	76,259	38,696	8,696	8,646	
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	30,000	0	0	
Derivative Contracts					
Interest rate futures and forward contracts	473,192	175,830	78,141	84,113	
Written options contracts (interest rate)	403,277	107,570	44,533	42,407	
Purchased options contracts (interest rate)	0	0	0	0	
Interest rate swaps	463,410	359,665	191,823	176,329	
Futures and forward foreign exchange	0	0	0	0	
Written options contracts (foreign exchange)	0	0	0	0	
Purchased options contracts (foreign exchange)	0	0	0	0	
Foreign exchange rate swaps	0	0	0	0	
Commodity and other futures and forward contracts	0	0	0	0	
Written options contracts (commodity and other)	0	0	0	0	
Purchased options contracts (commodity and other)	0	0	0	0	
Commodity and other swaps	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.67	22.01	33	18.05	23.52	35	17.95	24.05	36	17.32	24.03	32			
Standby letters of credit	0.33	0.71	34	0.42	0.84	38	0.54	0.92	40	0.48	0.96	35			
Commercial and similar letters of credit	0.03	0.02	79	0.02	0.02	69	0.03	0.02	72	0.06	0.03	79			
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39			
Credit derivatives - notional amount (holding company as guarantor)	0.25	0.35	67	0.26	0.42	66	0.07	0.52	59	0.07	0.30	63			
Credit derivatives - notional amount (holding company as beneficiary)	0.16	0.30	68	0.20	0.52	70	0	0.75	29	0	0.55	28			
Credit derivative contracts w/ purchased credit protection-investment grade..	0.42	0.25	79	0.26	0.30	76	0.07	0.52	73	0.07	0.19	76			
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.30	33	0.20	0.45	80	0	0.69	34	0	0.59	34			
Derivative contracts	7.31	48.62	20	4.29	68.47	15	2.38	65.81	13	2.35	75.35	12			
Interest rate contracts	7.31	34.36	22	4.29	47.31	17	2.38	43.84	14	2.35	53.66	13			
Interest rate futures and forward contracts	2.58	6.21	71	1.17	10.67	64	0.59	11.40	59	0.65	13.82	56			
Written options contracts (interest rate)	2.20	2.18	69	0.72	2.47	58	0.34	2.16	46	0.33	2.60	44			
Purchased options contracts (interest rate)	0	1.46	22	0	2.65	22	0	2.32	23	0	2.37	21			
Interest rate swaps	2.53	20.83	18	2.40	28.86	15	1.45	26.74	14	1.37	25.60	12			
Foreign exchange contracts	0	6.01	25	0	10.12	22	0	10.92	21	0	9.40	18			
Futures and forward foreign exchange contracts	0	3.47	25	0	5.23	23	0	5.22	23	0	4.53	19			
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37			
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37			
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37			
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28			
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39			
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33			
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32			
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	30.43	42.82	44	31.33	45.53	42	28.69	44.93	38	27.82	46.60	33			

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	1,339,879	643,065	314,497	302,849	
Interest rate contracts	1,339,879	643,065	314,497	302,849	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	473,192	175,830	78,141	84,113	
Written options	403,277	107,570	44,533	42,407	
Exchange-traded	0	0	0	0	
Over-the-counter	403,277	107,570	44,533	42,407	
Purchased options	0	0	0	0	
Exchange-traded	0	0	0	0	
Over-the-counter	0	0	0	0	
Swaps	463,410	359,665	191,823	176,329	
Held for trading	0	0	0	0	
Interest rate contracts	0	0	0	0	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	1,339,879	643,065	314,497	302,849	
Interest rate contracts	1,339,879	643,065	314,497	302,849	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	1,012,861	604,191	278,659	269,088	
One year or less	480,894	174,588	76,651	91,650	
Over 1 year to 5 years	10,233	11,377	10,186	9,888	
Over 5 years	521,734	418,226	191,822	167,550	
Gross negative fair value (absolute value)	23,138	6,566	3,829	4,574	
Gross positive fair value	26,494	6,864	5,225	4,578	
Held for trading	0	0	0	0	
Non-traded	26,494	6,864	5,225	4,578	
Current credit exposure on risk-based capital derivative contracts	26,494	6,864	5,225	4,578	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	100	94.10	77	100	93.44	80	100	92.91	80	100	92.20	84			
Foreign exchange contracts	0	3.49	25	0	3.20	22	0	3.39	21	0	3.53	18			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	35.32	14.05	79	27.34	13.49	77	24.85	12.78	76	27.77	13.23	79			
Written options	30.10	8.18	89	16.73	5.91	84	14.16	6.60	79	14	6.68	82			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	30.10	7.73	89	16.73	5.10	88	14.16	5.49	84	14	5.27	87			
Purchased options	0	3.42	19	0	4.42	18	0	4.19	18	0	4.73	16			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	0	2.86	21	0	3.35	18	0	3.20	20	0	3.32	17			
Swaps	34.59	68.76	17	55.93	69.75	28	60.99	70.34	30	58.22	68.94	30			
Held for trading	0	43.53	19	0	44.16	18	0	46.31	18	0	46.32	17			
Interest rate contracts	0	36.62	19	0	37.24	18	0	38.40	18	0	37.84	17			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	100	56.47	80	100	55.84	81	100	53.69	81	100	53.68	82			
Interest rate contracts	100	53.82	87	100	52.22	88	100	50.60	88	100	51.23	89			
Foreign exchange contracts	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	75.59	91.48	18	93.95	93.86	36	88.60	94.47	27	88.85	95.63	26			
One year or less	35.89	32.05	65	27.15	32.17	56	24.37	32.51	56	30.26	31.96	63			
Over 1 year to 5 years	0.76	27.06	8	1.77	30.45	14	3.24	31.16	13	3.26	31.85	13			
Over 5 years	38.94	29.56	60	65.04	28.09	84	60.99	28.71	80	55.32	29.43	77			
Gross negative fair value (absolute value)	1.73	1.55	64	1.02	0.83	58	1.22	0.72	86	1.51	0.69	94			
Gross positive fair value	1.98	2.23	49	1.07	1.19	48	1.66	0.85	93	1.51	0.71	92			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.07	28	0	0.06	23	0	0.06	21	0	0.06	20			
Gross positive fair value (X)	0.01	0.09	21	0	0.07	20	0	0.06	17	0	0.06	21			
Held for trading (X)	0	0.07	19	0	0.06	18	0	0.05	19	0	0.05	18			
Non-traded (X)	0.01	0.02	60	0	0.01	55	0	0.01	47	0	0.01	50			
Current credit exposure (X)	0.01	0.06	28	0	0.05	25	0	0.04	27	0	0.04	28			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	0.24	0.85	32	0.06	0.73	29	0.05	0.53	33	0.05	0.53	34			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,949	128,044	128,242	126,902	
Gross losses	16,583	16,065	21,915	25,733	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	6,938	6,946	5,837	8,930	
Net losses	9,645	9,119	16,078	16,803	
Provision for loan and lease losses	27,153	14,024	15,880	18,143	
Adjustments	0	0	0	0	
Ending balance	150,457	132,949	128,044	128,242	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54	0.14	0.16	57			
Provision for loan and lease losses / Average loans and leases	0.27	0.82	9	0.16	0.24	46	0.19	0.24	57	0.23	0.28	55			
Provision for loan and lease losses / Net loan and lease losses	281.52	487.86	40	153.79	130.58	71	98.77	134.68	33	107.97	143.18	40			
Allowance for loan and lease losses / Total loans and leases not held for sale	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89	1.58	0.98	89			
Allowance for loan and lease losses / Total loans and leases	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89	1.57	0.96	90			
Allowance for loan and lease losses / Net loans and leases losses (X)	15.60	11.58	74	14.58	8.03	82	7.96	7.54	67	7.63	8.39	63			
Allowance for loan and lease losses / Nonaccrual assets	543.74	299.17	85	256.94	218.72	73	457.25	214.03	88	265.75	178.03	83			
ALLL / 90+ days past due + nonaccrual loans and leases	513.70	244.34	91	251.83	151.73	81	443.66	160.51	91	257.85	136.22	86			
Gross loan and lease losses / Average loans and leases	0.17	0.34	35	0.19	0.28	44	0.27	0.30	59	0.32	0.33	60			
Recoveries / Average loans and leases	0.07	0.07	56	0.08	0.08	59	0.07	0.09	46	0.11	0.09	65			
Net losses / Average loans and leases	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61	0.21	0.24	55			
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	40	0	0	39	0	0	37			
Recoveries / Prior year-end losses	43.19	33.98	72	31.70	36.22	53	22.68	41.30	27	45.71	33.49	73			
Earnings coverage of net loan and lease losses (X)	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52	12.95	19.67	54			
Net Loan and Lease Losses By Type															
Real estate loans	0.04	0.04	57	0.02	0.01	63	0.01	0.02	51	0.01	0.02	45			
Real estate loans secured by 1–4 family	0.01	0.01	58	0	0.01	45	0.02	0.01	60	0.02	0.03	48			
Revolving	-0.01	0.01	40	0	0.02	50	0.04	0.03	58	0.04	0.09	45			
Closed-end	0.01	0	68	0	0	49	0.02	0.01	67	0.02	0.02	55			
Commercial real estate loans	0.05	0.07	56	0.03	0.01	71	0.01	0.01	59	0.01	0.01	58			
Construction and land development	0.03	0	81	0.01	-0.01	82	-0.01	-0.03	50	-0.20	-0.02	4			
1–4 family	0	0	31	0.01	0	93	-0.01	-0.01	23	-0.03	0	10			
Other	0.03	0	82	0	-0.01	77	0	-0.02	83	-0.16	-0.01	5			
Multifamily	-0.02	0	9	-0.05	0	5	-0.01	0	19	-0.03	-0.01	16			
Nonfarm nonresidential	0.07	0.11	55	0.04	0.02	75	0.02	0.02	61	0.06	0.03	77			
Owner-occupied	0.01	0.02	49	0.03	0.01	84	0.01	0.01	61	0.03	0.01	78			
Other	0.06	0.08	65	0.01	0.01	71	0.01	0.01	65	0.03	0.01	76			
Real estate loans secured by farmland	0	0.02	14	0	0.01	48	-0.01	0	18	-0.08	0.01	4			
Commercial and industrial loans	0.03	0.47	13	0.02	0.37	9	0.58	0.31	80	0.68	0.39	82			
Loans to individuals	0.57	1.13	34	0.67	1.17	37	0.75	1.16	51	0.80	1.25	43			
Credit card loans	2.48	2.92	36	2.76	3.11	36	2.74	2.92	35	3.25	2.92	55			
Agricultural loans	0.06	0.19	65	0.06	0.08	71	0.18	0.15	72	0.03	0.18	58			
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other loans and leases	0.13	0.15	62	0.16	0.15	67	0.22	0.14	72	0.21	0.15	70			

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016					
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases.....		23,979		32,164		32,111		25,188						
90+ days past due loans and leases		1,618		1,051		858		1,479						
Nonaccrual loans and leases.....		27,671		51,743		28,003		48,257						
Total past due and nonaccrual loans and leases.....		53,268		84,958		60,972		74,924						
Restructured 30–89 days past due		66		453		234		422						
Restructured 90+ days past due		224		0		0		0						
Restructured nonaccrual		6,775		10,687		7,351		15,870						
Total restructured loans and leases		7,065		11,140		7,585		16,292						
30–89 days past due loans held for sale		0		0		0		0						
90+ days past due loans held for sale		0		0		0		0						
Nonaccrual loans held for sale		0		0		0		0						
Total past due and nonaccrual loans held for sale.....		0		0		0		0						
Restructured loans and leases in compliance		8,790		15,743		20,072		20,725						
Other real estate owned.....		10,580		9,756		11,354		16,020						
Other Assets														
30–89 days past due		0		0		0		0						
90+ days past due		0		0		0		0						
Nonaccrual.....		0		0		0		0						
Total other assets past due and nonaccrual.....		0		0		0		0						
Percent of Loans and Leases														
30–89 days past due loans and leases.....	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49	0.31	0.47	36		
90+ days past due loans and leases	0.02	0.12	39	0.01	0.15	27	0.01	0.17	28	0.02	0.20	28		
Nonaccrual loans and leases.....	0.27	0.66	13	0.55	0.51	59	0.34	0.54	28	0.59	0.63	51		
90+ days past due and nonaccrual loans and leases.....	0.28	0.85	10	0.56	0.71	45	0.35	0.75	17	0.61	0.88	33		
30–89 days past due restructured.....	0	0.01	37	0	0.01	50	0	0.02	42	0.01	0.02	45		
90+ days past due restructured	0	0.01	71	0	0.01	29	0	0.01	26	0	0.01	25		
Nonaccrual restructured.....	0.07	0.13	40	0.11	0.14	53	0.09	0.16	37	0.19	0.20	49		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37		
90+ days past due loans held for sale.....	0	0	41	0	0	42	0	0	43	0	0	42		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.23	0.40	34	0.34	0.43	48	0.39	0.44	49	0.31	0.47	35		
90+ days past due assets	0.02	0.12	37	0.01	0.15	23	0.01	0.18	26	0.02	0.20	27		
Nonaccrual assets	0.27	0.67	13	0.55	0.53	58	0.34	0.57	28	0.59	0.64	50		
30+ days past due and nonaccrual assets	0.51	1.29	13	0.90	1.19	43	0.73	1.26	24	0.92	1.39	32		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.16	0.52	12	0.35	0.44	45	0.22	0.48	19	0.39	0.54	32		
90+ days past due and nonaccrual assets + other real estate owned	0.22	0.55	16	0.42	0.48	49	0.30	0.52	25	0.51	0.59	41		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.26	0.60	18	0.52	0.53	57	0.45	0.60	38	0.66	0.72	43		
Allowance for loan and lease losses	31.46	66.66	19	58.44	115.41	23	46.60	118.28	14	66.61	129.01	15		
Equity capital + allowance for loan and lease losses	1.91	4.97	14	3.44	4.28	42	2.88	4.79	29	4.46	5.78	33		
Tier 1 capital + allowance for loan and lease losses	2.16	6.05	13	3.93	5.65	35	3.13	6.16	25	4.96	7.35	26		
Loans and leases + other real estate owned	0.46	0.97	17	0.82	0.85	51	0.72	0.96	36	1.05	1.15	43		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.19	0.39	30	0.23	0.38	36	0.30	0.42	41	0.21	0.44	20			
	90+ days past due		0.02	0.16	48	0.01	0.16	38	0.01	0.22	30	0.02	0.26	38			
	Nonaccrual.....		0.32	0.76	21	0.61	0.46	70	0.39	0.57	39	0.56	0.69	48			
Commercial and industrial	30–89 days past due		0.04	0.23	13	0.45	0.31	76	0.13	0.30	27	0.12	0.32	26			
	90+ days past due		0	0.03	16	0	0.05	14	0	0.05	11	0	0.05	27			
	Nonaccrual.....		0.06	0.75	7	0.59	0.83	43	0.26	0.76	23	1.28	0.93	68			
Individuals	30–89 days past due		0.71	0.83	48	0.90	0.83	53	1.02	0.84	60	1.11	0.97	59			
	90+ days past due		0.04	0.14	49	0.04	0.17	45	0.04	0.16	48	0.05	0.19	42			
	Nonaccrual.....		0.39	0.28	72	0.37	0.17	80	0.30	0.23	68	0.26	0.24	66			
Depository institution loans	30–89 days past due			0			0			0		0	0	46			
	90+ days past due			0			0			0		0	0.05	44			
	Nonaccrual.....			0			0			0		0	0	47			
Agricultural	30–89 days past due		0.35	0.17	77	0.11	0.24	63	0.76	0.17	89	0.34	0.17	77			
	90+ days past due		0	0	44	0	0	42	0	0	43	0	0	41			
	Nonaccrual.....		0.01	0.49	49	0.14	0.67	52	0.03	0.75	48	0.09	0.96	42			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.51	0.18	83	0.42	0.20	80	0.48	0.17	86	0.19	0.20	68			
	90+ days past due		0	0.01	68	0	0.01	72	0	0.01	72	0	0.02	64			
	Nonaccrual.....		0.10	0.15	62	0.04	0.13	48	0.01	0.14	38	0.28	0.10	83			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.36	0.65	28	0.62	0.67	60	0.83	0.71	63	0.37	0.74	26			
	90+ days past due	0.04	0.33	55	0.03	0.31	47	0.02	0.46	36	0.06	0.49	48			
	Nonaccrual	0.40	0.89	26	0.77	0.73	60	0.74	0.86	52	0.86	0.97	57			
Revolving	30–89 days past due	0.18	0.48	26	0.35	0.45	39	0.28	0.50	31	0.61	0.61	63			
	90+ days past due	0.05	0.03	77	0.08	0.05	77	0.04	0.05	63	0.06	0.07	63			
	Nonaccrual	0.37	1.13	28	0.45	1	33	0.42	1.17	32	0.19	1.17	19			
Closed-end	30–89 days past due	0.39	0.65	35	0.67	0.70	59	0.94	0.75	70	0.32	0.79	25			
	90+ days past due	0.04	0.38	56	0.02	0.35	45	0.02	0.53	35	0.07	0.57	47			
Junior lien	Nonaccrual	0.40	0.87	28	0.83	0.70	64	0.81	0.84	57	1.01	0.96	58			
	30–89 days past due	0.01	0.02	49	0.05	0.02	80	0.06	0.03	82	0.01	0.03	28			
	90+ days past due	0	0	71	0	0	59	0	0	61	0	0	22			
	Nonaccrual	0.04	0.04	53	0.04	0.04	57	0.03	0.06	41	0.06	0.07	57			
Commercial real estate	30–89 days past due	0.11	0.26	42	0.07	0.18	34	0.06	0.17	24	0.14	0.18	44			
	90+ days past due	0	0.02	53	0	0.03	40	0	0.03	20	0	0.04	16			
	Nonaccrual	0.31	0.62	30	0.57	0.23	85	0.26	0.28	55	0.44	0.34	69			
Construction and development	30–89 days past due	0.08	0.28	44	0.04	0.28	36	0.18	0.21	56	0.22	0.23	62			
	90+ days past due	0	0.01	72	0	0.02	66	0	0.02	31	0	0.03	26			
1–4 family	Nonaccrual	0.23	0.41	60	0.30	0.20	79	0.29	0.19	73	0.21	0.24	59			
	30–89 days past due	0.05	0.03	74	0.02	0.06	57	0	0.06	25	0.18	0.07	78			
Other	90+ days past due	0	0	42	0	0	41	0	0	43	0	0	40			
	Nonaccrual	0.08	0.03	85	0.08	0.02	88	0.09	0.02	86	0.01	0.03	56			
	30–89 days past due	0.04	0.22	41	0.01	0.20	38	0.18	0.13	71	0.04	0.13	47			
	90+ days past due	0	0	81	0	0.01	71	0	0.02	33	0	0.02	29			
	Nonaccrual	0.15	0.35	59	0.22	0.17	77	0.20	0.15	73	0.21	0.18	67			
Multifamily	30–89 days past due	0.17	0.09	76	0	0.08	19	0.03	0.10	51	0.11	0.07	76			
	90+ days past due	0	0	45	0	0	41	0	0.01	39	0	0.01	36			
	Nonaccrual	0	0.11	20	0	0.05	21	0	0.08	23	0.10	0.10	67			
Nonfarm non-residential	30–89 days past due	0.10	0.23	47	0.09	0.14	42	0.04	0.17	17	0.12	0.17	43			
	90+ days past due	0	0.02	61	0	0.03	22	0	0.03	21	0	0.04	20			
Owner Occupied	Nonaccrual	0.39	0.80	33	0.74	0.28	88	0.30	0.30	54	0.56	0.38	72			
	30–89 days past due	0.09	0.07	68	0.07	0.07	58	0.03	0.09	26	0.04	0.07	40			
Other	90+ days past due	0	0	72	0	0.01	26	0	0.01	25	0	0.02	23			
	Nonaccrual	0.31	0.27	58	0.44	0.16	89	0.10	0.17	40	0.24	0.21	59			
	30–89 days past due	0.01	0.14	34	0.02	0.07	38	0.01	0.07	27	0.08	0.09	59			
	90+ days past due	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25			
	Nonaccrual	0.08	0.44	27	0.30	0.10	85	0.19	0.13	71	0.32	0.14	84			
Farmland	30–89 days past due	0.41	0.11	86	0.23	0.23	66	0.79	0.25	85	0.27	0.27	66			
	90+ days past due	0.10	0	95	0	0.01	42	0	0.01	42	0	0.06	38			
	Nonaccrual	0.10	1.13	41	0.14	0.84	44	0.20	1.23	49	0.35	1.07	56			
Credit card	30–89 days past due	1.45	0.95	77	1.18	1.19	41	1.20	1.22	45	1.62	1.08	82			
	90+ days past due	0.61	0.63	43	0.56	0.78	37	0.60	0.73	45	0.63	0.75	44			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-68,213	-68,213	-68,213	-68,213											
Retained earnings	2,449,521	2,253,438	2,081,588	1,905,144											
Accumulated other comprehensive income (AOCI)	-50,653	-59,162	-66,492	-51,717											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,330,655	2,126,063	1,946,883	1,785,214											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	341,197	349,765	234,703	241,995											
Accumulated other comprehensive income-related adjustments	-50,653	-59,162	-66,492	-51,717											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	2,040,111	1,835,460	1,778,672	1,594,936											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	2,040,111	1,835,460	1,778,672	1,594,936											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	6,702	0	0											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	0	6,702	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0											
Additional tier 1 capital	0	6,702	0	0											
Tier 1 Capital	2,040,111	1,842,162	1,778,672	1,594,936											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	138,155	134,474	122,110	124,396											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				18,014											
Tier 2 capital before deductions	138,155	134,474	122,110	142,410											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	138,155	134,474	122,110	142,410											
Exited advanced approach tier 2 capital															
Total capital	2,178,266	1,976,636	1,900,782	1,737,346											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	17,727,072	14,378,475	12,753,744	12,701,860											
Less: Deductions from common equity tier 1 capital	341,197	346,617	234,703	233,982											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	17,385,875	14,031,858	12,519,041	12,467,878											
Total risk-weighted assets	11,038,576	10,992,298	9,761,347	9,946,351											
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	18.48	12.35	93	16.70	12.11	92	18.22	12.09	94	16.04	12.16	88			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	18.48	13.08	91	16.76	12.78	88	18.22	12.85	91	16.04	12.95	86			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	19.73	15.23	89	17.98	14.36	89	19.47	14.45	90	17.47	14.63	85			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97	12.79	9.53	92			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets		0			0			0			1,392						-100.00	
Total property and casualty assets		0			0			0			0							
Reinsurance recoverables (P/C)																		
Total life and health assets		0			0			0			1,392						-100.00	
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)		0			0			0			0							
Total insurance underwriting equity		0			0			0			1,358						-100.00	
Total property and casualty equity		0			0			0			0							
Total life and health equity		0			0			0			1,358						-100.00	
Total insurance underwriting net income		0			0			452			527						-100.00	
Total property and casualty		0			0			317			304						-100.00	
Total life and health		0			0			135			223						-100.00	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0							
Unearned premiums (P/C)		0			0			0			0							
Policyholder benefit and contractholder funds (L/H)		0			0			0			0							
Separate account liabilities (L/H)		0			0			0			0							
Insurance activities revenue		554			669			692			860						-17.19	-32.60
Other insurance activities income		554			669			686			797						-17.19	-8.88
Insurance and reinsurance underwriting income		0			0			6			63						-100.00	
Premiums		0			0			6			63						-100.00	
Credit related insurance underwriting		0			0			6			63						-100.00	
Other insurance underwriting		0			0			0			0							
Insurance benefits, losses, expenses		0			0			4			3						-100.00	
Net assets of insurance underwriting subsidiaries		0			0			0			0							
Life insurance assets		23,401			22,848			2,677			2,570						2.42	-37.65
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	BHC	0	Peer # 1	Pct	BHC	0	Peer # 1	Pct	BHC	0	Peer # 1	Pct	BHC	0	Peer # 1	Pct	BHC	0
Insurance underwriting assets (P/C) / Total insurance underwriting assets		39			0.01		37		0	0.01	36		0.01		0.01		76	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		53.67			51.47				56.12			0	52.23		16			
Separate account assets (L/H) / Total life assets		46.33			48.53				43.88			100	47.77		83			
11.24					7.26				8.53			0	2.52		45			
Insurance activities revenue / Adjusted operating income		0.07		0.41	51		0.10		0.47	52		0.12		0.47	55		0.16	0.55
Premium income / Insurance activities revenue		0		2.84	40		0		7.32	37		0.87		4.86	76		7.33	4.64
Credit related premium income / Total premium income				38.23					34.91			100	44.54		78		100	43.04
Other premium income / Total premium income				61.77					65.09			0	55.46		21		0	56.96
Insurance underwriting net income / Consolidated net income		0		0.03	44		0		0.08	39		0.25		0.08	86		0.41	0.04
Insurance net income (P/C) / Equity (P/C)				15.59					19.86				15.64					5.74
Insurance net income (L/H) / Equity (L/H)				3.62					5.13				1.99		16.42		-2.99	85
447.82					233.61				66.67			160.49		28	4.76		127.33	11
Reinsurance recovery (P/C) / Total assets (P/C)				0.07					0.15				0.17				0.48	
Reinsurance recovery (L/H) / Total assets (L/H)				0					0.15				2.31		0	0	0	47
Net assets of insurance underwriting subsidiaries / Consolidated assets		0		0	44		0		0	42		0	42		0	0	0	41
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		1.07		11.03	12		1.16		11.51	15		0.14		10.22	12		0.15	9.84
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets		0		0.75	37		1.39		34			0	1.79		34		0	1.54

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	0	69	80	84	
Real estate loans.....	0	69	80	84	
Commercial and industrial loans	0	0	0	0	
Loans to depository institutions and other banks acceptances	0	0	0	0	
Loans to foreign governments and institutions	0	0	0	0	
Loans to individuals	0	0	0	0	
Agricultural loans.....	0	0	0	0	
Other foreign loans.....	0	0	0	0	
Lease financing receivables.....	0	0	0	0	
Debt securities	0	0	0	0	
Interest-bearing bank balances	0	0	0	0	
Total selected foreign assets	0	69	80	84	
Total foreign deposits	0	0	0	0	
Interest-bearing deposits	0	0	0	0	
Non-interest-bearing deposits.....	0	0	0	0	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28			
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	-100	-2.40	1	-13.75	22.48	20	-4.76	7.24	32	-3.45	21.19	46			
Total selected assets.....	-100	2.04	2	-13.75	12.40	21	-4.76	3.24	31	-3.45	21.86	41			
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		49,153	63,923	0	0		-23.11	9334.36
1–4 family residential loans.....		49,153	63,923	0	0		-23.11	
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			-100.00
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans.....		0	0	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans.....		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0.27	0.43	0	0			
1–4 family residential loans.....		0.27	0.43	0	0			
Home equity lines.....		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		15.65	16.80					
Home equity lines		2.56	3.06					
Credit card receivables.....		0.69	0.85					
Auto loans and other consumer loans.....		8.74	9.25					
Commercial and industrial loans		18.71	12.99					
All other loans and leases.....		53.65	57.06					

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....	0	0			
1–4 family residential loans.....	0	0			
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0			
Seller's interest carried as securities and loans	0	0			
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.03	0.04	0.10	0.12	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0			
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0			
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0			
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0			
Total past due securitized assets percent of securitized assets	0	0			
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0			
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0			
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.37	0.65			
Home equity lines	0.18	0.35			
Credit card receivables	1.45	1.18			
Commercial and industrial loans	0.04	0.45			
All other loans and leases	0.24	0.23			
Total managed loans past due 30–89 days	0.23	0.34			
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.04	0.02			
Home equity lines	0.05	0.08			
Credit card receivables	0.61	0.56			
Commercial and industrial loans	0	0			
All other loans and leases	0.01	0			
Total managed loans past due 90+ days	0.02	0.01			
Total Past Due Managed Assets	0.24	0.35			
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01	0			
Home equity lines	-0.01	0			
Credit card receivables	2.48	2.76			
Commercial and industrial loans	0.03	0.02			
All other loans and leases	0.11	0.10			
Net Losses on Managed Assets Percent of Total Managed Assets	0.09	0.10			

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries		91,956	145,399	156,499	57,511		-36.76	30.79
Dividends		75,500	124,000	139,150	43,800		-39.11	26.36
Interest		1,530	7,591	4,192	1,204		-79.84	327.37
Management and service fees		14,926	13,808	13,157	12,507		8.10	46.33
Other income		0	0	0	0			
Income from nonbank subsidiaries		173	2,148	1,153	321		-91.95	-40.14
Dividends		0	2,000	1,000	0		-100.00	
Interest		0	0	0	0			
Management and service fees		173	148	153	321		16.89	-40.14
Other income		0	0	0	0			
Income from subsidiary holding companies		18,652	54,380	45,740	31,434		-65.70	-13.60
Dividends		13,000	47,750	40,749	27,249		-72.77	-28.47
Interest		647	2,261	559	0		-71.38	
Management and service fees		5,005	4,369	4,432	4,185		14.56	46.60
Other income		0	0	0	0			
Total income from subsidiaries		110,781	201,927	203,392	89,266		-45.14	20.17
Securities gains (losses)		0	22	2,156	-24		-100.00	-100.00
Other operating income		1,304	4,557	5,657	11,005		-71.38	-76.49
Total operating income		112,085	206,506	211,205	100,247		-45.72	14.66
Operating Expenses								
Personnel expenses		26,764	20,944	19,698	21,723		27.79	52.45
Interest expense		0	0	0	0			
Other expenses		8,936	9,732	9,111	8,352		-8.18	-2.98
Provision for loan and lease losses		0	0	0	0			
Total operating expenses		35,700	30,676	28,809	30,075		16.38	33.38
Income (loss) before taxes		76,385	175,830	177,162	70,172		-56.56	7.61
Applicable income taxes (credit)		-2,857	2,284	-913	18,479			
Extraordinary items					0			
Income before undistributed income of subsidiaries		79,242	173,546	178,075	51,693		-54.34	6.69
Equity in undistributed income of subsidiaries		161,534	36,097	-499	76,357		347.50	242.12
Bank subsidiaries		114,141	35,383	-1,953	65,352		222.59	223.19
Nonbank subsidiaries		43	-1,835	-900	2,598		-96.24	
Subsidiary holding companies		47,350	2,549	2,354	8,407		1757.59	340.22
Net income (loss)		240,776	209,643	177,576	128,050		14.85	98.18
Memoranda								
Bank net income		189,641	159,383	137,197	109,152		18.98	99.48
Nonbank net income		43	165	100	2,598		-73.94	-96.24
Subsidiary holding companies' net income		60,350	50,299	43,103	35,656		19.98	108.61

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	% of Total Assets	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	12/31/2016	1-Year	5-Year	1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,561,497	63.02	1,542,527	68.15	1,322,959	63.76	900,172			1.23	108.30
Common and preferred stock	1,094,334	44.17	1,076,778	47.58	917,089	44.20	890,704			1.63	47.76
Excess cost over fair value	7,935	0.32	7,935	0.35	7,935	0.38	7,879			0.00	0.71
Loans, advances, notes, and bonds	457,255	18.45	456,000	20.15	397,000	19.13	0			0.28	
Other receivables	1,973	0.08	1,814	0.08	935	0.05	1,589			8.77	76.48
Investment in nonbank subsidiaries	6,805	0.27	6,762	0.30	8,596	0.41	45,200			0.64	-83.52
Common and preferred stock	6,805	0.27	6,762	0.30	8,596	0.41	45,144			0.64	-83.49
Excess cost over fair value	0	0	0	0	0	0	56				-100.00
Loans, advances, notes, and bonds	0	0	0	0	0	0	0				
Other receivables	0	0	0	0	0	0	0				
Investment in subsidiary holding companies	725,535	29.28	570,669	25.21	456,046	21.98	454,283			27.14	71.16
Common and preferred stock	725,535	29.28	562,969	24.87	456,046	21.98	454,283			28.88	71.16
Excess cost over fair value	0	0	0	0	0	0	0				
Loans, advances, notes, and bonds	0	0	7,700	0.34	0	0	0			-100.00	
Other receivables	0	0	0	0	0	0	0				
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0				
Securities	92,043	3.71	82,720	3.65	138,891	6.69	308,519			11.27	-49.94
Securities purchased (reverse repos)	0	0	0	0	0	0	0				
Cash and due from affiliated depository institution	51,647	2.08	23,931	1.06	106,035	5.11	175,380			115.82	-76.22
Cash and due from unrelated depository institution	735	0.03	1,960	0.09	2,979	0.14	17,181			-62.50	-96.89
Premises, furnishings, fixtures and equipment	1,726	0.07	1,464	0.06	1,475	0.07	1,482			17.90	14.46
Intangible assets	379	0.02	0	0	0	0	100				
Other assets	37,463	1.51	33,272	1.47	37,842	1.82	44,944			12.60	-60.13
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0				
Total assets	2,477,830	100.00	2,263,305	100.00	2,074,823	100.00	1,947,261			9.48	42.82
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0				
Securities sold (repos)	0	0	0	0	0	0	0				
Commercial paper	0	0	0	0	0	0	0				
Other borrowings 1 year or less	0	0	0	0	0	0	0				
Borrowings with maturity over 1 year	0	0	0	0	0	0	0				
Subordinated notes and debentures	0	0	0	0	0	0	0				
Other liabilities	147,175	5.94	137,242	6.06	127,940	6.17	162,047			7.24	-5.11
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0				
Total liabilities	147,175	5.94	137,242	6.06	127,940	6.17	162,047			7.24	-5.11
Equity Capital	2,330,655	94.06	2,126,063	93.94	1,946,883	93.83	1,785,214			9.62	47.52
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0				
Common stock	5,956	0.24	5,956	0.26	5,956	0.29	5,956			0.00	0.00
Common surplus	5,250	0.21	5,250	0.23	5,250	0.25	5,250			0.00	0.00
Retained earnings	2,449,521	98.86	2,253,438	99.56	2,081,588	100.33	1,905,144			8.70	46.37
Accumulated other comprehensive income	-50,653	-2.04	-59,162	-2.61	-66,492	-3.20	-51,717				
Other equity capital components	-79,419	-3.21	-79,419	-3.51	-79,419	-3.83	-79,419				
Total liabilities and equity capital	2,477,830	100.00	2,263,305	100.00	2,074,823	100.00	1,947,261			9.48	42.82
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0				
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0				
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0				
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0				
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0				
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0				

